

Certificate Number: 12743-NJ-DE-017241411

Bankruptcy Case Number: 11-39675

12743-NJ-DE-017241411

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 13, 2012, at 10:09 o'clock AM EST, Malik Waheed completed a course on personal financial management given by internet by Green Path Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 13, 2012

By: /s/Nancy Delccheia

Name: Nancy Delccheia

Title: Counselor